

FREE PUBLIC LECTURE SERIES

Nearly 70% of Americans over the age of 65 will require some form of long-term care assistance during their lifetime. Join noted author and lecturer Kevin Wedmore as he shares his insight and experience into what you should expect to encounter and how you can pay for care as you enter into the world of extended care.



AGING ISN'T CHEAP

How Are We Going To Pay For This?

You or your parents are facing a need for home healthcare, assisted living, nursing home, or memory care. Who pays for what? When does Medicare pay? Private insurance? Long-term care insurance? Or even Medicaid? How much will you have to pay for care?

Transitioning a loved one into a long-term care environment can be emotionally, physically, and mentally exhausting. The financial stress alone will take its toll on every member of the family. Learn what you need to know about paying for care, protecting your spouse from required spend-down rules, and saving part of your estate for your children, grandchildren, church, or school.

- Financial and legal concerns and remedies
- State nursing home and VA benefits
- Levels of care and their costs
- Steps you can take today to protect you and your loved ones from becoming impoverished while paying for care.

MONROE COUNTY PUBLIC LIBRARY

303 KIRKWOOD AVE. BLOOMINGTON, IN

Tuesday, November 8, 2011
6:30 p.m. to 7:30 p.m.



*Kevin Wedmore's newest book, **How Are We Going To Pay For This** will be available in November 2011*

*Sponsored by **The Indiana Long-Term Care Planning Council***